

## UNITED STATES DISTRICT COURT

for the

Northern District of Ohio

Eastern Division

FILED

JAN 13 2021

CLERK, U.S. DISTRICT COURT  
NORTHERN DISTRICT OF OHIO  
CLEVELAND

Fred Lee Pretlow

Case No. 1:21cv94

(to be filled in by the Clerk's Office)

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

Abdallah H. Holozadah; Abdallah H. Holozadah  
d/b/a Farla LLC; Mr. Cooper; Nationstar  
Mortgage LLC d/b/a Mr. Cooper;  
(See Attached)

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

JUDGE BARKER

MAG. JUDGE RUIZ

## COMPLAINT AND REQUEST FOR INJUNCTION

## I. The Parties to This Complaint

## A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Fred Lee Pretlow
Street Address	475 East College Street
City and County	Oberlin Lorain
State and Zip Code	Ohio 45074
Telephone Number	216-273-8126
E-mail Address	freddiep64@hotmail.com

## B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

## Defendant No. 1

Name	Abdallah H. Holozadah
Job or Title <i>(if known)</i>	
Street Address	4801 Ridge Road
City and County	Cleveland, Cuyahoga
State and Zip Code	Ohio 44144
Telephone Number	(708)-717-7388
E-mail Address <i>(if known)</i>	manager@ifarla.com

## Defendant No. 2

Name	Abdallah H. Holozadah d/b/a Farla LLC
Job or Title <i>(if known)</i>	Manager
Street Address	2182 West 103rd Street
City and County	Cleveland, Cuyahoga
State and Zip Code	Ohio 44102
Telephone Number	(708)-717-7388
E-mail Address <i>(if known)</i>	manager@ifala.com

## Defendant No. 3

Name	Mr. Cooper
Job or Title <i>(if known)</i>	
Street Address	8950 Cypress Waters Boulevard
City and County	Coppell, Dallas
State and Zip Code	Texas 75019
Telephone Number	888-480-2432
E-mail Address <i>(if known)</i>	

## Defendant No. 4

Name	Nationstar Mortgage LLC D/B/A/ Mr. Cooper
Job or Title <i>(if known)</i>	
Street Address	Lake Vista 4 800 State Highway 121 Bypass
City and County	Lewisville, Denton
State and Zip Code	Texas 75067
Telephone Number	888-480-2432
E-mail Address <i>(if known)</i>	

Defendant 5:

LaSalle Bank National Association  
c/o Home Loan Services  
150 Allegheny Center Mall  
IDC 24-060  
Pittsburgh, PA 15212

Defendant 6:

LaSalle Bank National Association  
426 Phillips Blvd.  
Ewing, NJ 08618

Defendant 7:

US Bank National Association  
As Trustee for Merrill Lynch  
First Franklin Mtg. Loan Trust  
425 Walnut Street  
Cincinnati, OH 45202

**II. Basis for Jurisdiction**

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*



Federal question



Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

**A. If the Basis for Jurisdiction Is a Federal Question**

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

18 U.S.C. § 875; 18 U.S.C. § 1001; 15 U.S.C. § 45, 12 U.S.C. § 5563

**B. If the Basis for Jurisdiction Is Diversity of Citizenship****1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, *(name)* \_\_\_\_\_, is a citizen of the  
State of *(name)* \_\_\_\_\_.

**b. If the plaintiff is a corporation**

The plaintiff, *(name)* \_\_\_\_\_, is incorporated  
under the laws of the State of *(name)* \_\_\_\_\_,  
and has its principal place of business in the State of *(name)* \_\_\_\_\_.

*(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)*

**2. The Defendant(s)****a. If the defendant is an individual**

The defendant, *(name)* \_\_\_\_\_, is a citizen of  
the State of *(name)* \_\_\_\_\_. Or is a citizen of  
*(foreign nation)* \_\_\_\_\_.

## b. If the defendant is a corporation

The defendant, (name) \_\_\_\_\_, is incorporated under the laws of the State of (name) \_\_\_\_\_, and has its principal place of business in the State of (name) \_\_\_\_\_.

Or is incorporated under the laws of (foreign nation) \_\_\_\_\_, and has its principal place of business in (name) \_\_\_\_\_.

*(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)*

## 3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

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**III. Statement of Claim**

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the injunction or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

## A. Where did the events giving rise to your claim(s) occur?

Oberlin, Ohio at my house, via mailings, and on social media. Defendant 1 and Defendant 2 has threatened the Plaintiff by bringing the Oberlin police to his house and instructed the police to kick the back door in causing extensive damage to the Plaintiff's back door, putting handcuffs on the Plaintiff and accusing him of squatting, and causing the Plaintiff and the Plaintiff's family emotional duress. Defendant 3 through 7 are using unfair and deceptive acts and practices and deliberately misleading representation by saying they are Nationstar Mortgage then they are Mr. Cooper which is confusing negotiations with them. Defendant 3 through 7 consistently broke federal laws restricting dual tracking that the federal government put in place in 2014 that prevented the Plaintiff from obtaining and securing a loan +

## B. What date and approximate time did the events giving rise to your claim(s) occur?

8/20/2017; 11/18/2017; 11/8/2017; 11/13/2017; 2/16/2017; 1/12/2017; 8/3/2016; 5/6/2016, 9/15/2019; 10/10/2019, 3/4/2020, 4/6/2020; 5/18/2020; 12/19/2020

- C. What are the facts underlying your claim(s)? *(For example: What happened to you? Who did what? Was anyone else involved? Who else saw what happened?)*

The facts are that the Plaintiff has mail underlying what Defendants 1 through 7 said telling Plaintiff he needs to that they will work with him when clearly they have no intention to. Defendants 3 through 7 claim to be trying to negotiate with the Plaintiff, however, they keep contacting me separately under Nationstar Mortgage LLC and under Mr. Cooper which is greatly confusing the negotiations. The government has allowed victims due process even in foreclosure matters but Defendants 3 through 7 has caused undue and emotional duress by constantly breaking federal laws restricting the practice of dual tracking by loan servicers which both Defendants 3 through 7 are. Also, as of December 7th, 2020, Defendant 3 and Defendant 4 agreed to a settlement of \$110 million dollars with each of the United States 50 Attorney Generals for continuing to perform this same practice. Defendants 1, through 7 continue to ignore the federal moratorium on evictions and foreclosures by attempting to

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#### IV. Irreparable Injury

Explain why monetary damages at a later time would not adequately compensate you for the injuries you sustained, are sustaining, or will sustain as a result of the events described above, or why such compensation could not be measured.

Monetary damages would not adequately compensate me for the injuries I've sustained. my family and I live in fear and emotional duress every day and every time my family and I hear a car door closing in my neighbors's driveway for fear that the Oberlin Police are going to show up and kick in my door because of the lies Defendant 1 and Defendant 2 told. Also, Defendants 3 through 7 are not dealing with the Plaintiff in good faith by using two different names and making the negotiating process difficult by continuing to violate the federal law of restricting dual tracking. Due to the emotional duress the Plaintiff has been under in attempting to obtain a loan modification from Defendants 3 through 7, along with the business shutdown of the Defendants 3 through 7s offices due to the coronavirus pandemic of 2020, which increased delays in obtaining the loan modification.

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#### V. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

The Plaintiff is asking the court for a civil injunction on the each of the Defendants that will allow the Plaintiff to negotiate a settlement with the Defendants 3 through 7 due to both the unfair and deceptive acts and practices and deliberately misleading representation by saying they are Nationstar Mortgage then they are Mr. Cooper which is confusing negotiations with them. Also, Defendants 3 through 7 constantly broke the federal laws restricting dual tracking that resulted in Nationstar Mortgage LLC settling a \$110 million million dollar lawsuit against them because of these unlawful practices. Also, Plaintiff is asking for Defendants 3 through 7 to reverse the sale of the Plaintiff's property. Plaintiff is also seeking to vacate any rulings by Mr. Cooper on behalf of Fred Pretlow property located at 475 East College Street, Oberlin, Ohio and to fairly negotiate actual and punitive damages as a result of the Defendants 3 through 7s unfair practices.

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**VI. Certification and Closing**

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

**A. For Parties Without an Attorney**

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 01/13/2021

Signature of Plaintiff



Printed Name of Plaintiff

Fred Pretlow

**B. For Attorneys**

Date of signing: \_\_\_\_\_

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address